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of low pay and no opportunities? Get into a business that pays workers well, and that has unlimited opportunities. Sell Life Insurance for the Prudential.

Write us about an agency.

THE PRUDENTIAL INSURANCE COY OF AMERICA

Founded by John F. Dryden, Pioneer of Industrial Insurance in America.

FORREST F. DRYDEN, President.

Home Office, NEWARK, N. J.

WANTED.

THE

IMPERIAL LIFE ASSURANCE COMPANY OF CANADA

desires the services of a **MANAGER** of its Life Insurance Department with Headquarters at Brandon, to take charge of the Company's life business at this point and in the surrounding territory.

A LARGE BUSINESS IN FORCE
A SPLENDID OPPORTUNITY.

A remunerative contract will be made with a man who can "do things."

Applications will be treated in confidence.

Head Office, 24 KING STREET EAST, TORONTO

Will be Issued in April.

Lovell's Business Directory

of the

Cities of MONTREAL and QUEBEC, for 1912-13

Containing an Index to Streets, Miscellaneous Directory and the Name, Business and Address of every firm or Person doing Business in Montreal and Quebec.

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Abundant prosperity has attended the operations of the

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during the past year in every department of its business.

Death losses were very much below the "expected" and as usual the expenses of conducting the business were very moderate.

Policies in force January 1, 1912
\$71,024,770.88

A TORONTO AGENCY

WITH

Continuous Renewals for the RIGHT MAN

SEE

CONTINENTAL LIFE

CONTRACT.

T. B. PARKINSON: Superintendent of Agencies

Continental Life Building,

TORONTO

The Excelsior Life Insurance Co.

Head Office: TORONTO, CANADA.

Assets \$2,842,654.08

Insurance in Force 15,000,000.00

Security and Profit are what intending insurers desire; both are obtained under "Excelsior" policies, which also contain the "Last Word" in liberal features.

The Reason the Company has been able to pay satisfactory profits is because it has been continuously foremost in those features from which profits are derived. In 1911

Interest Earnings 7.33 per cent. Death Rate 34 per cent. of Expected.

Expenses decreased 2.50 per cent.

Wanted agents, to give either entire or spare time.

E. MARSHALL, General Manager.

D. FASSEN, President.

The WATERLOO Mutual Fire Insurance Co.

ESTABLISHED IN 1863

HEAD OFFICE : WATERLOO, ONT.

TOTAL ASSETS 31st DEC., 1910, \$708,468.66

POLICIES IN FORCE IN WESTERN ONTARIO OVER 20,000

WM. SNIDER, President

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THE CHIEF DIFFICULTY that confronts the new man entering the Life Insurance Field is the securing of **GOOD PROSPECTS**. This difficulty is eliminated when you write for an **INDUSTRIAL COMPANY**, the debits of which are an inexhaustible mine for both ordinary and industrial business.

THE UNION LIFE ASSURANCE COMPANY

HEAD OFFICE, - - TORONTO, CANADA

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